

UNIONBANK

ANALYSTS' BRIEFING

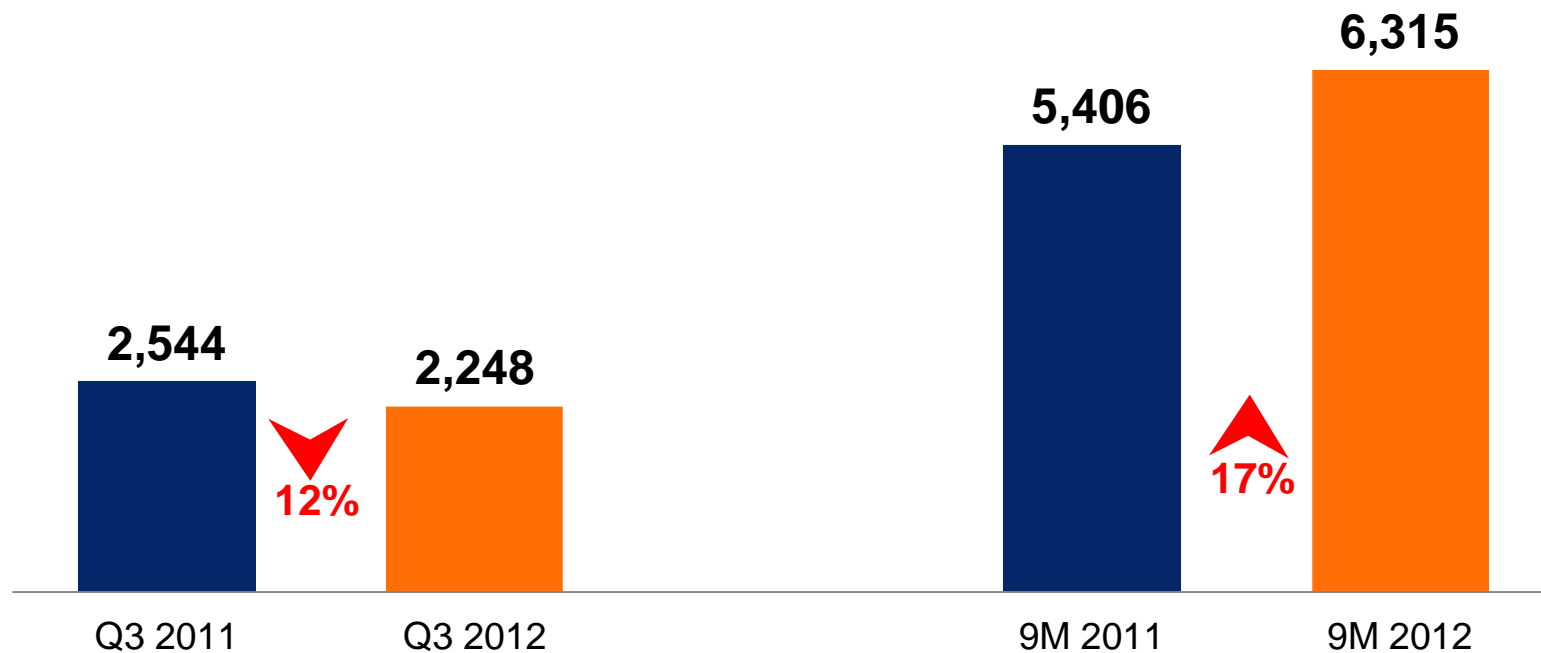
FINANCIAL & OPERATING RESULTS

3rd Quarter Ended September 30, 2012

Mr. Justo A. Ortiz
Chairman and CEO

Net income growth supported by higher trading gains and continuous improvement in average funding costs

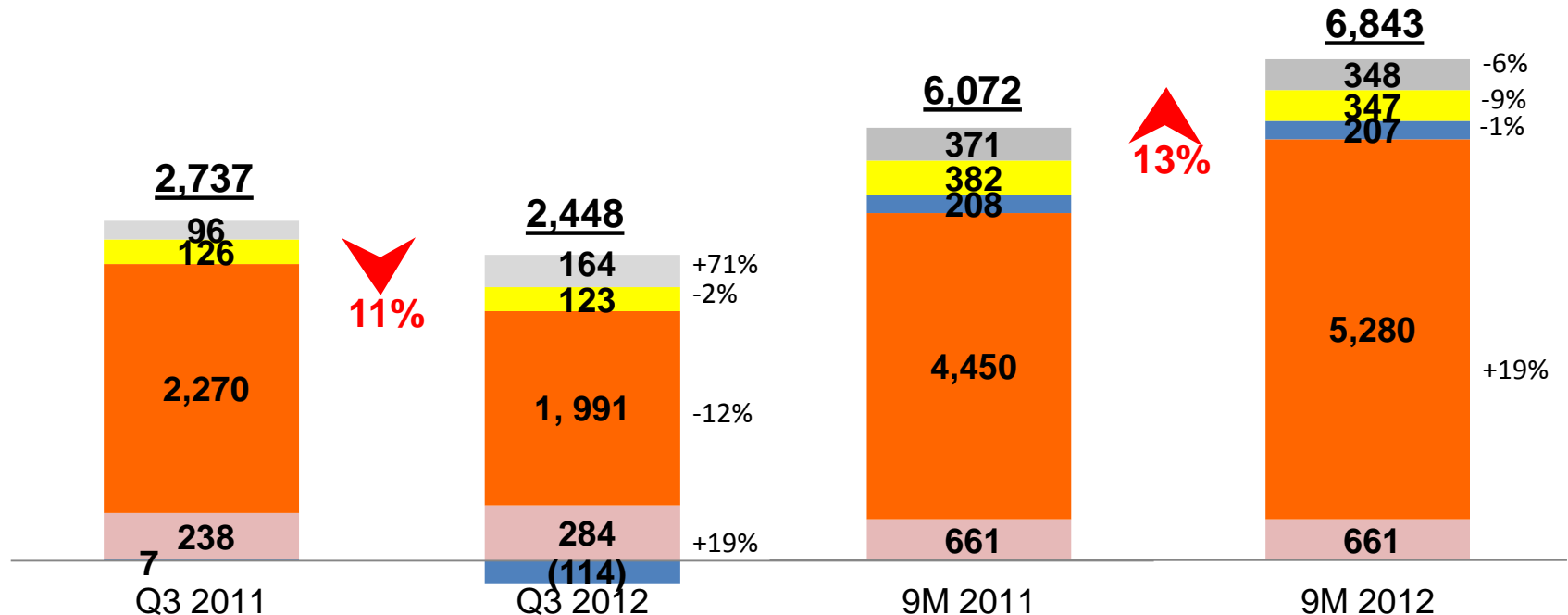
Net Income
In million pesos



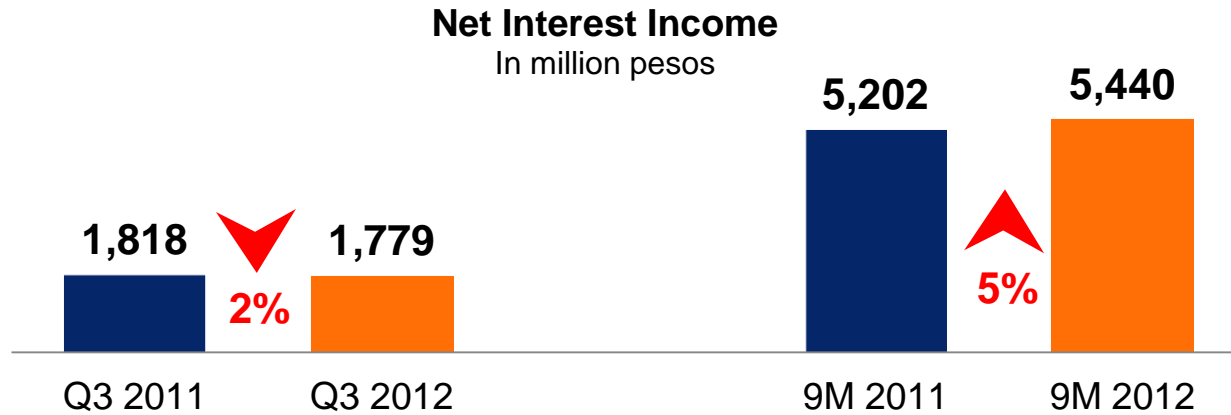
Non-interest income bolstered by higher trading gains

Non Interest Income In million pesos

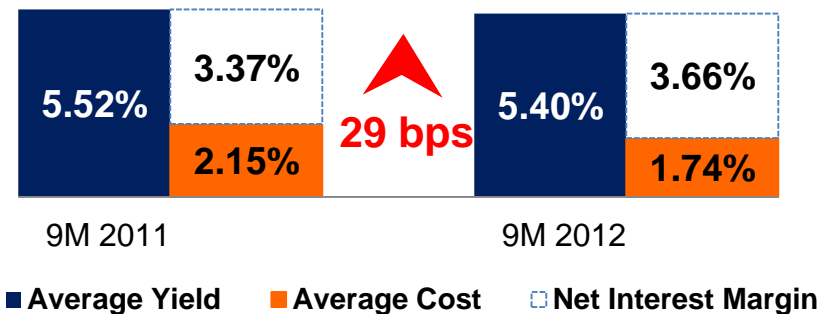
- FX gains/losses
- Trading gain/losses - net
- Miscellaneous
- Service charges, fees & commissions
- Dividend Income



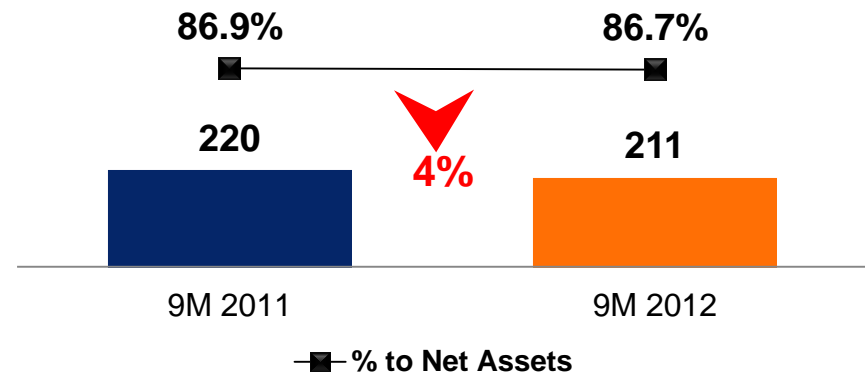
Net interest income supported by sustained improvement in funding costs



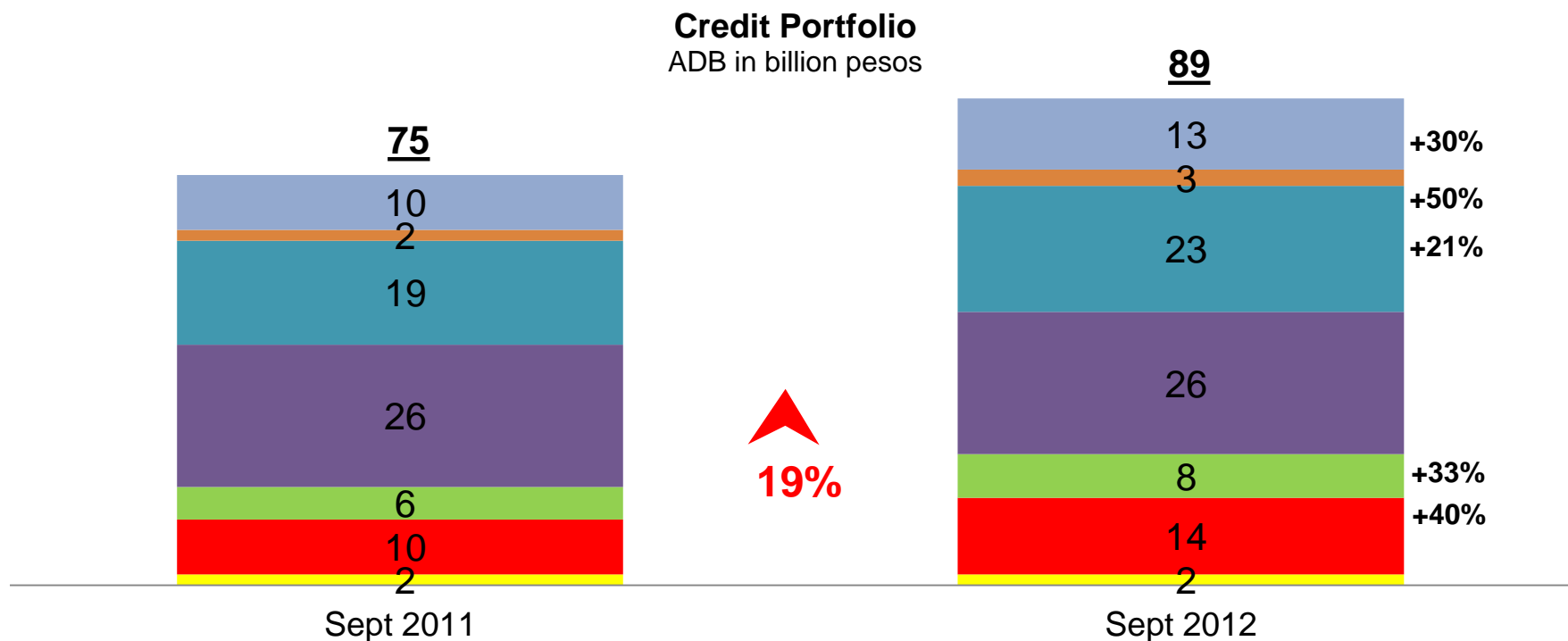
Net Interest Margin



Earning Asset

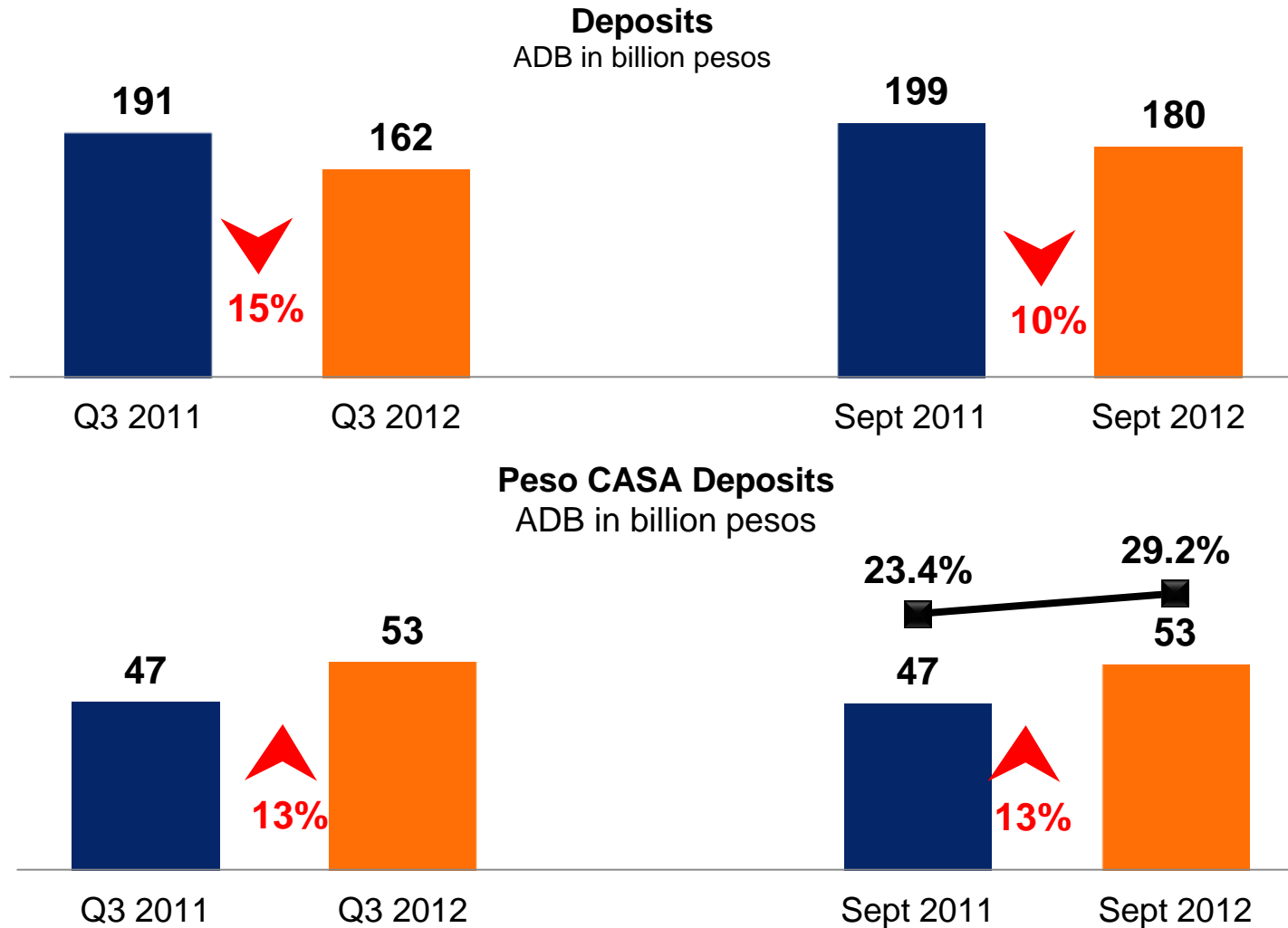
ADB in billion pesos


Credit portfolio continued to be robust, led by the consumer finance and commercial businesses



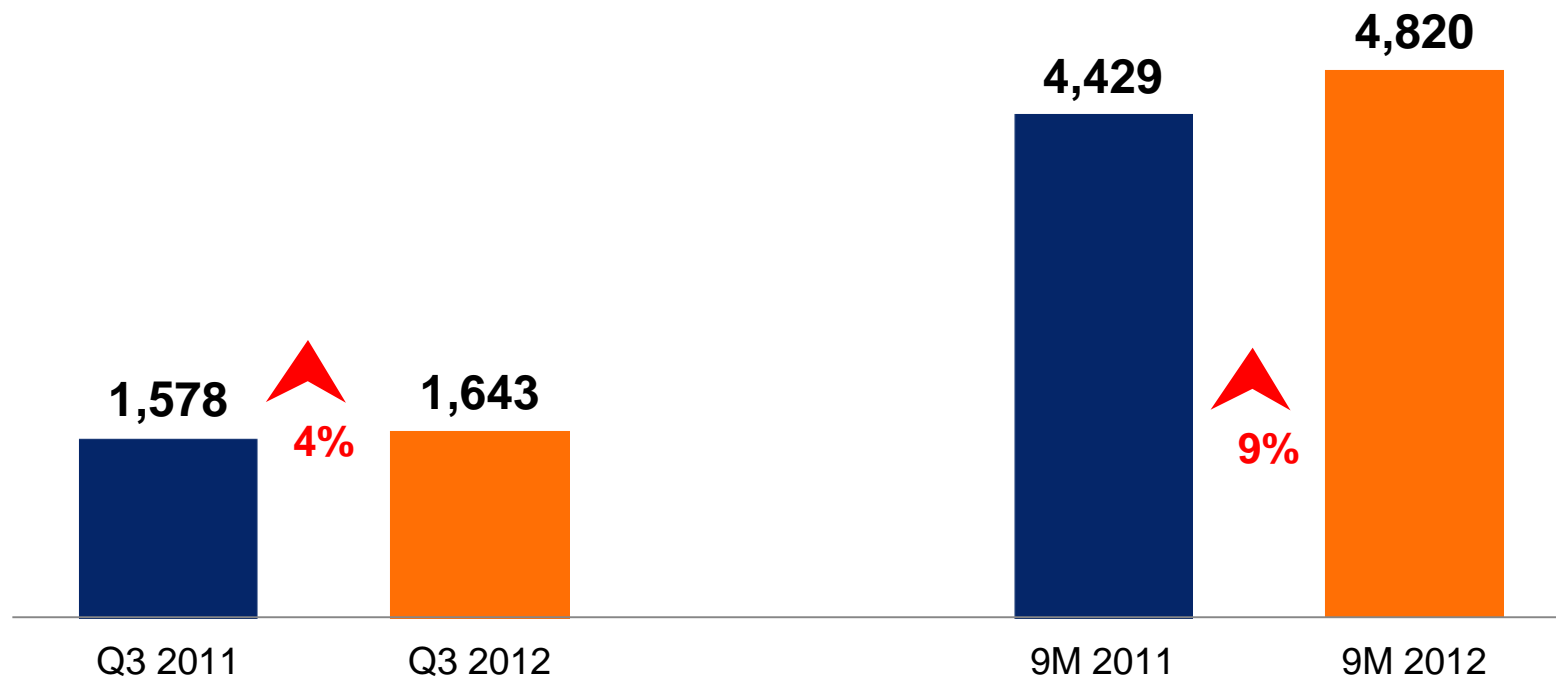
■ Credit Card
 ■ Mortgage
 ■ Auto Loans
 ■ Corporate
 ■ Commercial
 ■ Business Line
 ■ Preferreds + Corp. bonds

CASA deposit build-up to improve funding mix



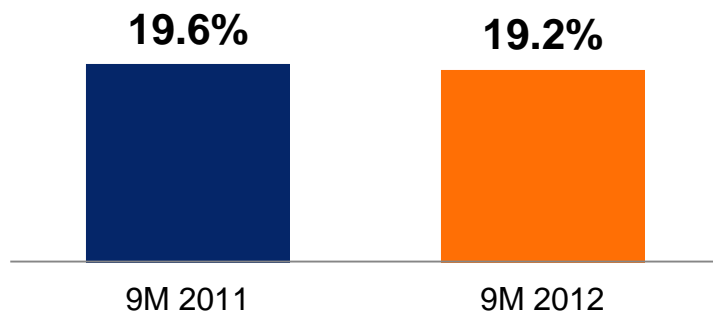
Operating expenses down to single-digit growth

Operating Expense
In million pesos

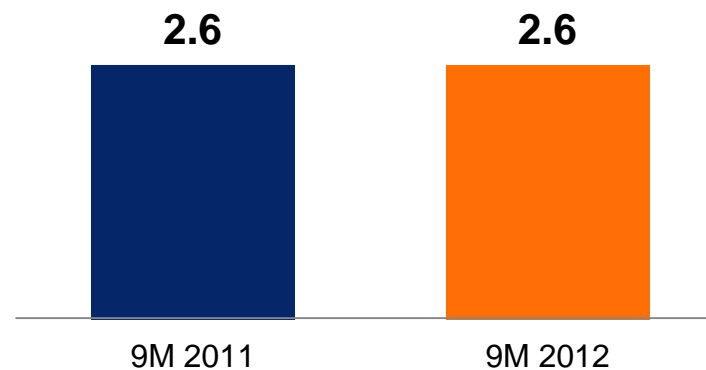


Key financial ratios maintained at high levels

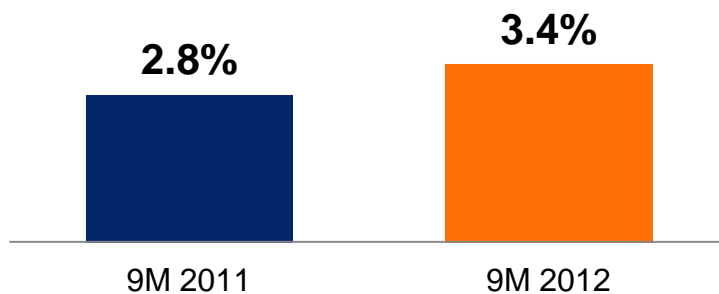
Return on Equity



Revenue to Expense

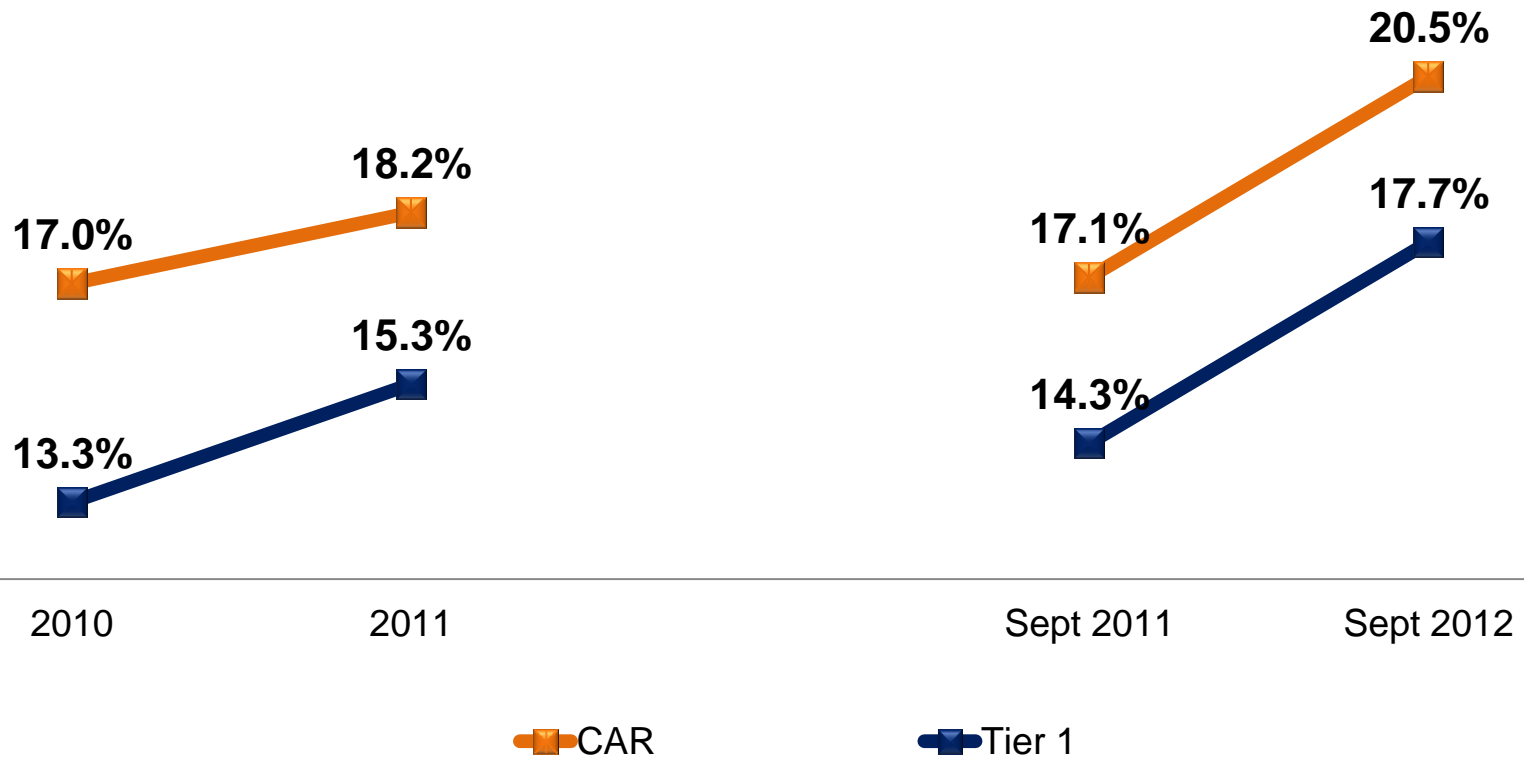


Return on Average Asset



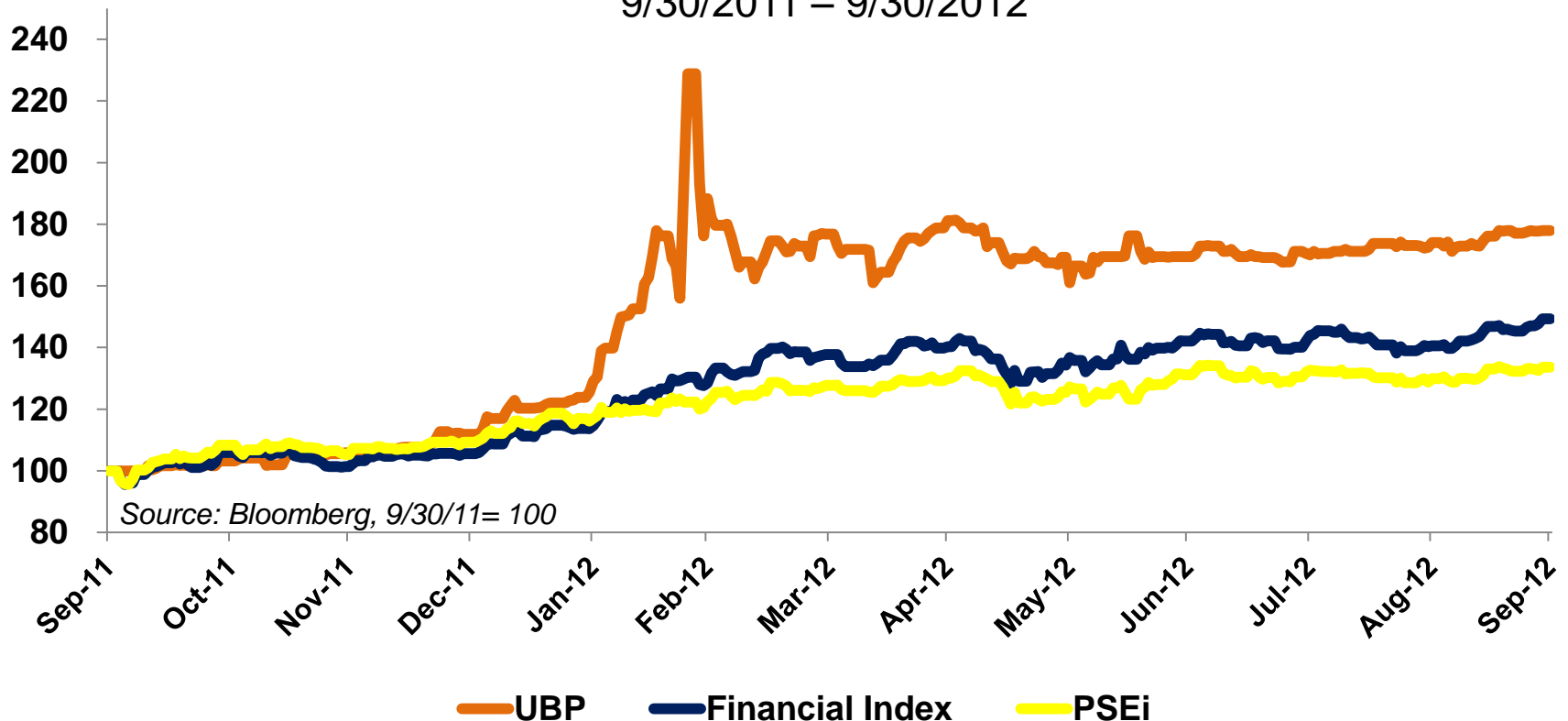
Capital ratios comfortably above existing regulatory minimum and forthcoming Basel III requirements

Capital Adequacy Ratios



UBP stock continues to outperform PSEi and the Financial Index

Re-based Stock Performance 9/30/2011 – 9/30/2012



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